

Serial No. 09/955,464 filed September 18, 2001  
Amendment dated April 5, 2006  
Response to Office Action of October 5, 2006

### Remarks

Receipt is acknowledged of the Office Action of October 5, 2005. Reconsideration of the application and a three month extension of the time provided for response are respectfully requested. The Commissioner is hereby authorized to debit all amounts deemed required from Deposit Account No. 50-1604.

### Amendment to Specification

Further to the Examiner's request, the title of the application has been amended to more specifically recite the subject matter of the presently claimed inventions.

### Rejections Under 35 U.S.C. §102

In the Office Action, claims 1-18 were rejected under 35 U.S.C. §102 based on the Chang reference (U.S. Patent No. 5,884,288). Reconsideration of the rejections is respectfully requested.

Claims 1 and 7 of the application recite several embodiments of a new form of financial vehicle referred to in the application as a "webbank". The limitations of these claims do not appear to be taught or suggested by the Chang reference.

As recited in claim 1, the webbank is provided in the form of a website hosted on the server of a bank for a customer, the webbank having a webaddress associated therewith, and wherein a third party can access the customer's bank account using that webaddress. Chang does not appear to teach or suggest the features of this claim. The payee in Chang is not given a webaddress which provides access to the bank account of the payor. Nor does it appear as if Chang teaches that a webbank owner can

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customize access parameters associated with a webbank (which control the degree of access provided to a third party), as also recited in the claim.

Likewise, in accordance with claim 7, the webbank owner can access his or her webbank and provide his or her webbank with a webaddress associated with a second webbank. This also does not appear to be taught or suggested in Chang. In Chang, a payor cannot provide a webaddress to his or her webbank, wherein the webaddress corresponds to another webbank (e.g. the webbank of a payee).

As none of the above features appear to be taught or suggested in Chang, withdrawal of the rejections is respectfully requested. In the event that the Examiner continues to feel that Chang teaches or suggests these features, a specific reference to the exact column and lines of disclosure is respectfully requested.

The remaining claims of the application have been cancelled to facilitate an allowance, without prejudice to presentation of those claims or claims overlapping in scope in a continuation application.

Accordingly, in view of the foregoing, reconsideration and withdrawal of the rejections, and favorable action on the application is respectfully requested.

Dated: April 5, 2006

Respectfully submitted,



Morris F. Cohen (Reg. No. 39,947)  
1122 Coney Island Avenue, Suites 216-217  
Brooklyn, New York 11230-2345  
(718) 859-8009 (phone)  
(718) 859-3044 (fax)